

Cal-Mentor Program Presentation

WELLS
FARGO



July 11, 2011

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Wells Fargo SBA National Leader

- 2010 Originated over \$1 billion in SBA loans
- Loan Balance – grew by \$260MM
- #1 SBA Lender in Country (by \$ Volume)

2010 National SBA Lender Rankings by Dollars

Rank	Bank	#	\$
1	WELLS FARGO & COMPANY	2,469	\$ 870,765,600
2	JPMORGAN CHASE & CO.	3,386	\$ 433,690,700
3	LIVE OAK BANCSHARES, INC.	357	\$ 362,448,000
4	U.S. BANK	1,609	\$ 282,725,200
5	COMPASS BANCSHARES, INC.	808	\$ 224,719,000

SBA Lending

- SBA Express Loans and Lines of Credit
Financing up to \$1MM
Terms from 13 months to 3 yrs
- SBA 7a Loans
 - Finance Owner Occupied Commercial Real Estate up to \$5MM
 - Finance Business Acquisitions to \$1.85MM
 - Debt Refinance of CRE / Biz Acqs / Equipment
- SBA 504 Loans
 - Finance Owner Occupied Commercial Real Estate to \$12MM
 - Refinance of non SBA debt

Business Banking Financing

- Operating lines
 - Working Capital
 - Asset Based Lines
- Equipment Financing
 - Loan / Lease
 - New / Used
- Commercial Real Estate
 - Owner Occupied
 - Investor
 - Construction
 - Ag Production Land

WHY WELLS FARGO ?

- Relationship Approach with a local team to service needs
- Local Loan Approval & Pricing
- Full Service Financial Institution
 - Business Banking, Private Client Services, Residential Mortgage.